

REMARKS

This communication is in response to the Final Office Action mailed February 17, 2006 and is filed in association with an RCE.

In this response, every independent claim is amended to focus on the partial payment aspect of the gift mediation system disclosed in Applicant's specification at, for example, page 10, line 15 et seq.; page 46, lines 16 et seq.; and page 49, lines 20-24.

Basically, each of a first giver and other givers may offer partial payment for a specific item, accessing using passwords respectively transmitted to those givers. The first giver and the other givers are invoiced. The specific item is sent to the recipient upon payment of the partial payments, adding up to the total price for the specific item, by the first giver and the other givers.

To the extent Loeb can be said to disclose "partial payment," such partial payment appears to be directed to a single user making payment for goods for himself/herself. Loeb certainly does not disclose or suggest a plurality of givers (or even just users) each making partial payment for a specific item, let alone invoicing the givers for the respective partial payments and causing the specific item to be sent to a recipient upon payment of the partial payments. For at least this reason, it is respectfully submitted that subject matter of the independent claims are distinguished from the cited references, whether taken alone or in combination.

CONCLUSION

Applicant respectfully requests a Notice of Allowance for this application from the Examiner. Should the Examiner believe that a telephone conference would expedite the prosecution of this application, the undersigned can be reached at the telephone number set out below.

Respectfully submitted,
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